

Wisconsin Association of Health Plans

The Voice of Wisconsin's Community-Based Health Plans

Written Comments Submitted to the Office of the Commissioner of Insurance Wisconsin Healthcare Stability Plan Public Forum

July 14, 2021

The Wisconsin Association of Health Plans appreciates the opportunity to provide written comment at the 2021 Wisconsin Healthcare Stability Plan (WIHSP) Public Forum.

The Wisconsin Association of Health Plans is the voice of 12 Wisconsin community-based health plans that provide coverage to individuals, employers, and government programs across the state. Association members comprise eight of the 14 health plans that serve the individual market in 2021. Many Association members have served customers through the Exchange since it first opened for business in 2014.

The Association supported the bipartisan legislation that established WIHSP in 2018. Wisconsin's community-based health plans have also worked collaboratively with the Office of the Commissioner of Insurance (OCI) to facilitate smooth implementation of the program.

WIHSP has proven to be a high-value state investment. In each of its three years of operation, the program has contributed to year-over-year reductions in average gross premiums—even after accounting for factors that usually lead premiums to rise annually. WIHSP has also contributed to more choices for individual market consumers, as the number of counties with two or more health plans has increased since WIHSP became effective.

State policymakers recently agreed on a bipartisan basis to build upon WIHSP's documented success by increasing total program funding to \$230 million, beginning in 2022. This increase in funding helps to further strengthen the program so it can continue delivering premium savings for Wisconsin consumers.

Wisconsin's community-based health plans thank Governor Evers for appropriating full state funding for WIHSP in his proposed 2021-23 Budget Bill and subsequently approving the Legislature's proposal to increase total WIHSP funding through its version of the budget. Wisconsin's community-based health plans also appreciate OCI's efforts to establish and maintain a well-run, effective program.

WIHSP continues to achieve its goals of lending stability to the individual market and lowering the cost of health insurance. Wisconsin's community-based health plans stand ready to continue working with state policymakers to maximize the impact of this important program.